

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF
PENNSYLVANIA

In re:)	
VICTOR MICHAEL MATICHKO, JR., and)	
MARYSSA ANNE MATICHKO,)	No. 18-24578
Debtors,)	FILED
)	9/23/22 9:02 am
)	CLERK
)	Chapter 13
)	U.S. BANKRUPTCY
)	COURT - WDPA
)	
)	Doc. No. 104
RONDA J. WINNECOUR, TRUSTEE,)	
Movants,)	Related to Doc. No. 91 & 100
)	
vs.)	
)	
VICTOR MICHAEL MATICHKO, JR., and)	
MARYSSA ANNE MATICHKO,)	
Respondents.)	

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated ***October 7, 2020***,

is modified as follows:

[04/22]

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtors' Plan payments shall be changed from **\$1,896.00** to **\$2,150.00** per month, effective **October, 2022**.
- ☐ In the event that Debtors fail to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtors and Debtors' Counsel a notice of default advising the Debtors that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtors fails to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____
_____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- (1) ***Flagstar Bank FSB Claim # 28 governs with all payment change notices implemented.***
 - (2) ***The Trustee's Certificate of Default filed August 8, 2022, at document number 91 is resolved by this Order.***

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

SO ORDERED, this 23rd day of September, 2022



jsf

United States Bankruptcy Judge
Jeffery A. Deller

Stipulated by:

/s/ Matthew R. Schimizzi
Matthew R. Schimizzi, Esquire

Stipulated by:

/s/ James Warmbrodt
James Warmbrodt, Esquire
Via email September 21, 2022

cc: All Parties in Interest to be served by Clerk

In re:
Victor Michael Matichko, Jr.
Maryssa Anne Matichko
Debtors

Case No. 18-24578-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 23, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2022:

Recip ID	Recipient Name and Address
db/jdb	Victor Michael Matichko, Jr., Maryssa Anne Matichko, 130 Winfield Cir, Greensburg, PA 15601-6754
14955306	+ Clearview FCU, PO Box 1289, Coraopolis, PA 15108-1289
14955320	Keith Gjebre, DMD, 510 Pellis Rd # 102, Greensburg, PA 15601-4583
14955325	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court:, Tempoe LLC, 1750 Elm St Ste 1200, Manchester, NH 03104-2907
14955326	+ Timothy Ruffner, 303 Sycamore St., Vandergrift, PA 15690-1427

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc@atlasacq.com	Sep 23 2022 23:21:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 23 2022 23:32:43	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14972220	Email/Text: bnc@atlasacq.com	Sep 23 2022 23:21:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14955294	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 23 2022 23:21:00	Abercrombie and Fitch - Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14955295	Email/Text: bankruptcy@rentacenter.com	Sep 23 2022 23:21:00	Acceptance Now, 5501 Headquarters Dr, Plano, TX 75024-5837
14955296	Email/Text: ally@ebn.phinsolutions.com	Sep 23 2022 23:21:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14955297	Email/Text: BarclaysBankDelaware@tsico.com	Sep 23 2022 23:21:00	Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
14955298	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 23 2022 23:32:48	Best Buy - CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14955299	Email/Text: caineweiner@ebn.phinsolutions.com	Sep 23 2022 23:21:00	Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91413-0848
14955304	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 23 2022 23:21:00	CCB/CHLDPLCE, PO Box 182120, Columbus, OH 43218-2120
14955324	Email/Text: cfcbackoffice@contfinco.com	Sep 23 2022 23:21:00	TBOM/CONTFIN, PO Box 8099, Newark, DE 19714-8099
14955300	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 23 2022 23:32:38	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14955301	Email/PDF: acg.coaf.ebn@aisinfo.com	Sep 23 2022 23:32:48	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407

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14964778	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 23 2022 23:32:43	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14971204	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 23 2022 23:32:37	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14955302	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 23 2022 23:32:42	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14955303	Email/PDF: gecsed@recoverycorp.com	Sep 23 2022 23:32:38	CareCredit - Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
14955305	Email/Text: bzern@celticbank.com	Sep 23 2022 23:21:00	Celtic Bank Corp, 268 S State St Ste 300, Salt Lake City, UT 84111-5314
14989842	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 23 2022 23:32:40	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14955308	Email/Text: bankruptcy@clearviewfcu.org	Sep 23 2022 23:21:00	Clearview FCU, 8805 University Blvd, Moon Township, PA 15108-4212
14955307	Email/Text: bankruptcy@clearviewfcu.org	Sep 23 2022 23:21:00	Clearview FCU, 8805 University Blvd, Coraopolis, PA 15108-4212
14955309	+ Email/Text: cfcbackoffice@contfinco.com	Sep 23 2022 23:21:00	Continental Financial Co, 4550 New Linden Hill Rd, Wilmington, DE 19808-2930
14955310	Email/Text: ccusa@ccuhome.com	Sep 23 2022 23:21:00	Credit Collections USA, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14955311	Email/PDF: creditonebknofications@resurgent.com	Sep 23 2022 23:32:38	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14955312	Email/Text: mrdiscen@discover.com	Sep 23 2022 23:21:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
14955315	Email/Text: jill@ffcc.com	Sep 23 2022 23:21:00	First Federal Credit Control, 24700 Chagrin Blvd # 205, Cleveland, OH 44122-5630
14989320	Email/Text: cashiering-administrationservices@flagstar.com	Sep 23 2022 23:21:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
14955313	Email/Text: bncnotifications@pheaa.org	Sep 23 2022 23:21:00	Fedloan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
14955314	+ Email/Text: bnc-bluestem@quantum3group.com	Sep 23 2022 23:21:00	Fingerhut - Webbank, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14955316	Email/PDF: ais.fpc.ebn@aisinfo.com	Sep 23 2022 23:32:38	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
14955317	Email/PDF: ais.fpc.ebn@aisinfo.com	Sep 23 2022 23:32:47	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14955318	Email/Text: cashiering-administrationservices@flagstar.com	Sep 23 2022 23:21:00	Flagstar Bank, 5151 Corporate Dr, Troy, MI 48098-2639
14955319	Email/Text: bnc-bluestem@quantum3group.com	Sep 23 2022 23:21:00	Gettington - Webbank, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14966100	Email/PDF: resurgentbknofications@resurgent.com	Sep 23 2022 23:32:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14994750	+ Email/Text: ecfbankruptcy@progleasing.com	Sep 23 2022 23:21:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
14990318	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 23 2022 23:32:47	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14973348	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 23 2022 23:32:44	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14956467	+ Email/PDF: rmscedi@recoverycorp.com	Sep 23 2022 23:32:39	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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14976741	+ Email/Text: ebnpeoples@grblaw.com	Sep 23 2022 23:21:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14955321	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 23 2022 23:21:00	Petland - Comenity Capital, PO Box 182120, Columbus, OH 43218-2120
14967374	+ Email/Text: JCAP_BNC_Notices@jcap.com	Sep 23 2022 23:21:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14955322	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Sep 23 2022 23:21:00	Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182
14960338	Email/Text: bnc-quantum@quantum3group.com	Sep 23 2022 23:21:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14960337	Email/Text: bnc-quantum@quantum3group.com	Sep 23 2022 23:21:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14984830	Email/Text: bnc-quantum@quantum3group.com	Sep 23 2022 23:21:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14984829	Email/Text: bnc-quantum@quantum3group.com	Sep 23 2022 23:21:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14989760	+ Email/Text: bncmail@w-legal.com	Sep 23 2022 23:21:00	Scolopax, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14955323	Email/Text: asmith@securitycreditservicesllc.com	Sep 23 2022 23:21:00	Security Credit Services, 306 Enterprise Dr, Oxford, MS 38655-2762
15033449	Email/Text: bncnotifications@pheaa.org	Sep 23 2022 23:21:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14955328	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 23 2022 23:21:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
14955327	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 23 2022 23:21:00	Verizon, 500 Technology Dr # 300, Weldon Spring, MO 63304-2225
14983966	Email/PDF: ebn_ais@aisinfo.com	Sep 23 2022 23:32:39	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14955329	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 23 2022 23:21:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055
14955330	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 23 2022 23:21:00	Victoria Secret - Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 54

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK, FSB
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14973050	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK FSB bnicholas@kmlawgroup.com
Matthew R. Schimizzi	on behalf of Joint Debtor Maryssa Anne Matichko mrs@schimizzilaw.com G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;kmg@schimizzilaw.com
Matthew R. Schimizzi	on behalf of Debtor Victor Michael Matichko Jr. mrs@schimizzilaw.com, G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;kmg@schimizzilaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6